

Express Mail No. EV 463357395 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: GRANDCOLAS, Michael L. et al.
Application No. 09/671,424
Filed: September 27, 2000
For: **SYSTEM AND METHOD FOR
DELIVERING FINANCIAL SERVICES**
Examiner: Shih, Sally
Group Art Unit: 3624

Mail Stop **AMENDMENT**
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

This Amendment and Response is filed in response to the Office Actions mailed August 23, 2004 and September 1, 2004 setting a one month period for response which expired on September 23, 2004. Applicants have filed herewith a request for a three month extension of time, extending the period for response to December 23, 2004. Please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 11 of this paper.